Member Matters

Personal Banking Service - Quality You Deserve!

Eaton Family CREDIT UNION, INC.

February 2019

EQUAL HOUSING LENDER

ESI Excess Share Insurance

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency

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30,001 REASONS TO SAVE YOUR REFUND

For the last several months, Members have been taking advantage of the rising rates on our Money Market Savings Accounts and CDs. Higher rates mean better returns on your money.

We've even encouraged Members to shop around for the best CD rate available, document the offer and bring us what you find for us to match.

The good news?

We want your deposit so we're extending the CD special into February.* Call 216-920-2000 to speak with a Member Service Representative for details.

The great news?

By saving as little as $50 in a CD or Money Market Savings Account, Members can qualify for a chance to win a piece of $30,000 in prize money from the SaveYourRefund promotion.[+] 2 lucky winners will get $10,000 in cash to boost them toward their savings goal. 100 prizes of $100 each also will be awarded to lucky participants.

Split
Use Form 8888 when you file your taxes to split your refund into two parts, one for spending, one for savings.

Save
Save as little as $50 of that split into a savings account, certificate of deposit, IRA, prepaid card, savings bond, or Treasury Direct account.

Win
Enter to win a $100 prize by giving us your savings information, and enter a contest for the grand prize by submitting a photo of your savings goal or motivation.

Learn more about the SaveYourRefund 2019 promotion and register at www.saveyourrefund.com

* Offer good to Members in good standing. $500 minimum deposit required. Competitor's offer must be verifiable and the terms must be identical. + $50 minimum deposit required to be eligible for the SaveYourRefund promotion. $2,500 minimum balance in a Money Market Account is required to earn interest. Other restrictions apply. Ask a Member Service Representative for details.

STILL NEED MORE INCENTIVE TO SAVE?

To celebrate America Saves Week and Military Saves Week (Feb. 25 - March 2, 2019), America Saves is launching the #ImSavingForSweepstakes. **It's easy to enter!**

For a chance to win $500: take the America Saves Pledge, tell America Saves what you're saving for and make a simple savings plan to reach your goal.

For a chance to win $750: Same as above PLUS share your tip, story, video or photo featuring your savings goal that answers at least one of these questions:

What are you saving for?
What is your savings story and how can it help other people?
What is your favorite savings tip or trick?

Post your response on Facebook, Instagram or Twitter with the hashtag **#ImSavingForSweepstakes**.

No Purchase Necessary. Sweepstakes starts 2/20/19 and ends 4/30/19. Official rules: https://americasaves.org/imsavingforsweepstakes-official-rules

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Annual Meeting Tickets Now Available!

Join us for the 2018 Annual Meeting on
Sunday, March 24, 2019 at the Irish American Club.
It's located at 22770 Lakeshore Boulevard, Euclid, OH 44123

11:30 AM - Doors open & registration begins
12:00 PM - Family-style meal served
1:00 PM - Annual Meeting begins

Tickets are available at our Euclid and Willoughby Hills offices. They cost:
$7 for Members • $17 for non-Members • $3 for children ages 6-11

**Only Members in attendance will be eligible to win a door prize,
including the 55" flat-screen smart TV.**

Hope to see you there!

Special Announcement You will not receive a ballot this year to vote for the Board of Directors. A mail ballot is not required when the number of nominees is equal to or less than the number of open positions.

MAD CITY MONEY

April 13, 2019 • Lakeland Community College • 10am - 1pm

$9,000 IN TOTAL SCHOLARSHIPS

HIGH SCHOOL JUNIORS & SENIORS
Grab your friends and classmates and join Northeast Ohio Credit Unions for the 2019 Mad City Money Competition! You and your team will compete in a virtual "Game of Life" with a chance to win a Grand Prize of $1,500 scholarships for EACH of your team members! Second place team wins $1,000 scholarships EACH! Third place team wins $500 EACH!

For more information and to register, go to www.madcityneo.com
Deadline for registration is April 6, 2019. Call 216-920-2000 for more information or send an email to support@madcityneo.com

Scholarship Applications Now Available!

Eaton Family Credit Union and several partners are working to combat the high costs of post-secondary education by offering several scholarships to our Members and their family members. Scholarship applications are available at www.eatonfamilycu.com and more will be added in coming months.